Special Risk

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CALL YOUR INSURANCE AGENT OR BROKER

To learn more, please visit http://www.chubb.com/accident or contact your local Chubb representative by calling our toll-free number at (877-297-4225) or sending an email message to cahsales@chubb.com.

ACCIDENT POLICY HAZARDS AVAILABLE

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CATASTROPHIC ACCIDENT POLICY BENEFITS AVAILABLE

Catastrophic Accident Medical Expense
Provides reimbursement if an insured person incurs medical expenses due to a covered accident. Catastrophic Accident Medical Expense also offers a Rehabilitation benefit.

Catastrophic Accident Cash
Pays the benefit amount, after an elimination period, if an accident results in an insured person’s brain death, coma, paraplegia, or quadriplegia. Lump sum or monthly benefits are available. This benefit cannot be sold on the same policy as the Catastrophic Accident Permanent Total Disability benefit or the Catastrophic Accident Partial Disability benefit.

Catastrophic Accident Permanent Total Disability
Pays a maximum benefit amount after an elimination period if an accidental bodily injury causes an insured person to suffer permanent total disability. Lump sum or monthly benefits are available. This benefit cannot be sold on the same policy as the Catastrophic Accident Cash benefit.

Catastrophic Accident Partial Disability
Pays a monthly benefit amount after an elimination period if an insured person is partially disabled due to an accidental bodily injury. This benefit cannot be sold on the same policy as the Catastrophic Accident Cash benefit.

Home Alteration and Vehicle Modification
Reimburses charges for necessary home alteration or vehicle modification if an accident results in an insured person’s brain death, coma, paraplegia, quadriplegia or dismemberment.

Vocational Training
Reimburses for vocational training expenses if an accident results in an insured person’s brain death, coma, paraplegia, quadriplegia or dismemberment.

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### PRODUCTS

A school’s students, a league’s players, or a charity or church’s volunteers can face different risks than those typically covered by general liability insurance. In some cases, the risks may not be covered at all. Chubb’s participant accident can help close the gap by combining benefits into a single cost-effective participant accident policy:

- **Accidental Death and Dismemberment insurance** pays a lump sum for accidental loss of life, limb, sight, speech or hearing.
- **Accident Medical Expense insurance** helps pay the cost of treating an accidental injury.

In the event of a serious injury causing medical expenses significant enough to exceed a base accident plan, Catastrophic Accident is valuable coverage for K-12 Schools.

### FLEXIBILITY

Policies can be customized to meet the specific needs of your organization. You decide:

- Who is covered – different classes of insured persons which may include students, athletes, volunteers, and participants – and faculty, coaching staff, or event supervisors.
- How much and what level of coverage each class receives.
- When each class is covered – during what activities.
- Which benefits to choose – over 30 benefits available.

### COVERAGE

Coverage is marketed on a blanket basis to target markets that include:

- Amateur sports organizations or associations, sports camps, and national governing bodies, to cover athletes and coaching staff.
- K-12 schools, public or private, to cover students, student athletes and volunteers.
- Community, civic and not-for-profit clubs and organizations, to cover volunteers or members.
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